

United States Bankruptcy Court
Southern District of IndianaIn re:
Brandi Sue Harrison
DebtorCase No. 16-80598-JJG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0756-2

User: admin
Form ID: b318Page 1 of 2
Total Noticed: 22

Date Rcvd: Dec 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2016.

db #+Brandi Sue Harrison, 602 W. Wabash Blvd., Cayuga, IN 47928-8163
 tr +Lou Ann Marocco, PO Box 1206, Greenwood, IN 46142-0369
 14051506 Bret Harrison, 131 George Street, Newport, IN 47966
 14051507 +Christopher E. Baker, Regions Tower, Suite 1600, One Indiana Square,
 Indianapolis, IN 46204-2004
 14051508 +Clark Chevrolet, 105 N. Division Street, P.O. Box 245, Cayuga, IN 47928-0245
 14051514 First Financial Bank, 100 W. Market Street, Newport, IN 47966
 14051517 +Larry Petak, 1100 W. 550 North, Cayuga, IN 47928-8052

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLAMAROCCO.COM Dec 06 2016 22:33:00 Lou Ann Marocco, PO Box 1206,
 Greenwood, IN 46142-0369
 14051505 +EDI: AFNIRECOVERY.COM Dec 06 2016 22:33:00 AFNI Incorporated, P.O. Box 3427,
 Bloomington, IL 61702-3427
 14051509 +EDI: WFNNB.COM Dec 06 2016 22:33:00 Community Bank/Victoria's Secret, P.O. Box 182273,
 Columbus, OH 43218-2273
 14051510 +EDI: RCSFNBMARIN.COM Dec 06 2016 22:33:00 Credit One Bank, P.O. Box 98873,
 Las Vegas, NV 89193-8873
 14051512 EDI: DISCOVER.COM Dec 06 2016 22:33:00 Discover Financial Services, P.O. Box 15316,
 Wilmington, DE 19850
 14051511 EDI: DISCOVER.COM Dec 06 2016 22:33:00 Discover Bank, P.O. Box 6103,
 Carol Stream, IL 60197-6103
 14051513 +EDI: DCI.COM Dec 06 2016 22:33:00 Diversified Consultants, 10550 Deerwood Park Blvd,
 309, Jacksonville, FL 32256-2805
 14051513 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 06 2016 22:40:52 Diversified Consultants,
 10550 Deerwood Park Blvd, 309, Jacksonville, FL 32256-2805
 14051515 +E-mail/Text: BANKRUPTCY@GLACOMPANY.COM Dec 06 2016 22:41:35 GLA Collection Co Inc,
 2630 Gleeson Lane, Louisville, KY 40299-1772
 14051516 +EDI: IIC9.COM Dec 06 2016 22:33:00 I C System Inc, P.O. Box 64378,
 Saint Paul, MN 55164-0378
 14051518 E-mail/Text: MBRODARICK@LLOYDMC.COM Dec 06 2016 22:41:29 Lloyd and McDaniel PLC,
 P.O. Box 23200, Louisville, KY 40223-0200
 14051519 +EDI: TSYS2.COM Dec 06 2016 22:33:00 Macys, P.O. Box 8218, Mason, OH 45040-8218
 14051520 +EDI: MID8.COM Dec 06 2016 22:33:00 Midland Funding, 8875 Aero Drive Ste 200,
 San Diego, CA 92123-2255
 14051522 +E-mail/Text: bankruptcynotices@oldnational.com Dec 06 2016 22:40:09 Old National Bank,
 P.O. Box 718, Evansville, IN 47705-0718
 14051521 +E-mail/Text: bankruptcynotices@oldnational.com Dec 06 2016 22:40:09 Old National Bank,
 1 Main Street, Evansville, IN 47708-1464
 14051523 EDI: PRA.COM Dec 06 2016 22:33:00 Portfolio Recovery Associates,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502
 14051524 +EDI: VERIZONWIRE.COM Dec 06 2016 22:33:00 Verizon Wireless, P.O. Box 26055,
 Minneapolis, MN 55426-0055

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2016

Signature: /s/Joseph Speetjens

District/off: 0756-2

User: admin
Form ID: b318

Page 2 of 2
Total Noticed: 22

Date Rcvd: Dec 06, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2016 at the address(es) listed below:

Lou Ann Marocco trustee@maroccolawindy.com, lmarocco@ecf.epiqsystems.com
Nicholas Robert Sauter on behalf of Debtor Brandi Sue Harrison nsauter@wallacelawfirm.net
U.S. Trustee ustpregion10.in.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor Brandi Sue Harrison

Name

United States Bankruptcy Court – **Southern District of Indiana**Case number: **16-80598-JJG-7**Social Security number or ITIN **xxx-xx-1220**EIN **-----****Order of Discharge**

12/2015

IT IS ORDERED that a discharge under 11 U.S.C. § 727 is granted to the following debtor:

Brandi Sue Harrison

Dated: **December 6, 2016**By the court: /s/ Jeffrey J. Graham
Judge, U.S. Bankruptcy Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtor personally on discharged debts. Creditors cannot contact the debtor by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay the debtor damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtor's property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Pursuant to 11 U.S.C. § 524(c) or (f), this order does not prevent the debtor from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement.

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts owed before the debtor's bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property, special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

[For more information, see page 2 >](#)

Explanation of Bankruptcy Discharge in a Chapter 7 Case (continued)**Some debts are not discharged**

Examples of debts that are not discharged are listed below:

- Debts that are domestic support obligations.
- Debts for most student loans.
- Debts for most taxes.
- Debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case.
- Debts for most fines, penalties, forfeitures, or criminal restitution obligations.
- Some debts which the debtor did not properly list.
- Debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans.
- Debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.